

PF-2007-01304

PF-2007-01304

must be used with  
PF-2006-00625

**AMENDMENT RIDER**  
**For California Residents Only**

By attachment of this Rider, the Policy is amended by the following:

The following is added to **PART II., DEFINITIONS:**

1. **Regular Care of a Physician** means the Insured personally visits a physician as frequently as is medically required, to effectively manage and treat the Insured's disabling condition and the Insured is receiving appropriate medical treatment and care for the Insured's disabling condition, which conforms with generally accepted medical conditions.
2. The second paragraph of **PART III., MONTHLY ACCIDENT INDEMNITY**, is deleted in its entirety and replaced with the following:

Indemnity will not be paid under this Part for any period of disability prior to the expiration of the Elimination Period for Accident, if any, stated in the Schedule. To continue benefits for any period of disability under this Part, written proof of loss must be provided to the Company and the Insured must be under the Regular Care of a Physician, surgeon, or chiropractor, other than the Insured or a member of his or her family, unless the Regular Care of a Physician will not improve the Insured's disabling condition or will not prevent a worsening of the Insured's disabling condition.

3. The first paragraph of **PART IV., MONTHLY SICKNESS INDEMNITY – NON PRE-EXISTING** is deleted in its entirety and replaced with the following:

Indemnity will not be paid under this Part for any period of disability prior to the expiration of the Elimination Period for Non Pre-Existing Sickness stated in the Schedule. To continue benefits for any period of disability under this Part, written proof of loss must be provided to the Company and the Insured must be under the Regular Care of a Physician, surgeon, or chiropractor, other than the Insured or a member of his or her family, unless the Regular Care of a Physician will not improve the Insured's disabling condition or will not prevent a worsening of the Insured's disabling condition.

4. The first paragraph of **PART V., MONTHLY SICKNESS INDEMNITY – PRE-EXISTING** is deleted in its entirety and replaced with the following:

Indemnity will not be paid under this Part for the first one hundred and eighty days of any period of disability. To continue benefits for any period of disability under this Part, written proof of loss must be provided to the Company and the Insured must be under the Regular Care of a Physician, surgeon, or chiropractor, other than the Insured or a member of his or her family, unless the Regular Care of a Physician will not improve the Insured's disabling condition or will not prevent a worsening of the Insured's disabling condition.

This Rider takes effect on the {later of the} effective date {of the Policy to which it is attached} {or {Month Day, Year}} {shown in the Schedule}. This Rider terminates concurrently with the Policy to which it is attached. It is subject to all the definitions, limitations, exclusions and conditions of the Policy except as stated.